

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AAR0601-402250
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	

	Company Name		Company NAIC Number
3.	A.	Mid-Century Insurance Company	B. 21687

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)
4.	A.	19.1/21.1000	B. 19.2 / 21.1

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI-PD	3.8	3.2	N/A	N/A	N/A	N/A	N/A
UM	-11.9	-5.8					
COMP	-24.0	-9.3					
COLL	-8.1	-4.0					
MED/NF	-6.5	-1.8					
TOWING	0.0	0.0					
Total Overall Effect	-2.1	0.0					

6. 5 Year History Rate Change History

Year	Policy Count***	% of Change	Effective Date	State Earned* Premium (000)	Incurred* Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2000	18,647	N/A	N/A	17,680	13,853	78.35%	73.34%
2001	16,838	0.80	08/01/01	19,123	13,160	68.82%	64.24%
2002	17,169	1.50	04/01/02	18,968	9,992	52.68%	55.29%
2003	19,061	N/A	N/A	20,289	11,493	56.65%	59.90%
2004	19,239	-0.1%, 0.02	4/1/04, 6/1/04	21,409	11,508	53.75%	65.70%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, Licenses & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	

8. N Apply Loss Cost Factors to Future filings? (Y or N)

9. 12.5% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable):

10. -8.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

* Figures from Page 14/15, Mid-Century Insurance Company

* Based on current book of business multi-variable analysis.

*** Figures from TA635 reports